

# NEW MILITARY SPOUSE SURVIVAL RESOURCE GUIDE



**ARMY COMMUNITY SERVICES  
COMMUNITY READINESS - OUTREACH PROGRAM**  
BLDG 77 Binter Street  
Fort Knox, KY  
(502) 624-6291/8391



## **NEW MILITARY SPOUSES**

**On behalf of the Army Community Service Community Readiness - Outreach Program, we welcome you as one of our newest military spouses. We recognize your key role in supporting your soldier, as well as your over all importance to the entire military family. We want to assist you in strengthening the partnership between the Army, its soldiers, and their families.**

**This handbook is designed to alleviate some of your concerns and answer many questions you may have as a new military spouse. Whether your military soldier is in the military school environment or at a permanent duty station, we will provide you pertinent information to help ease your transition from civilian to military life.**

**This survival handbook is courtesy of the Army Community Service Outreach Program. We concentrate on the largest population of the Army; which is our junior enlisted pay rank soldier. Our mission is linking resources to family members and helping you to adapt to the many challenges of military life. This unique program was implemented in August 1992 here at Fort Knox and offers personal help and support to spouses and families of all soldiers.**

**Now, just sit back, relax and take a few moments to enjoy this book. If you have any questions, you can contact your nearest military installation Army Community Service or if you're stationed here at Fort Knox, call the ACS Outreach Program at (502) 624-6291/8391/4728.**

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## **FIRST THINGS FIRST**

**As a new military spouse, you will need an Identification Card (ID Card). This ID card will enable you to use the Post Exchange (PX), the commissary and to receive dental and medical care. Due to its importance, you should always carry your ID card and guard it carefully. If the ID card is lost, it must be reported to the Military Police as soon as possible. To get your ID card you will need your marriage and birth certificates along with DD Form 1171. Your soldier must have signed the DD Form 1171 and you should have a power of attorney if the soldier will not be present when you go to get it made. If it's your first ID and your soldier is in basic or advanced individual training and you're not sure where to go, contact your nearest major installation (telephone numbers provided in this book). (ID cards are issued to all family members who are over 10 years old). Family members of dual (both mother and father are soldiers) military children will be issued an ID card, regardless of age.**

**All soldiers must ensure that their family members are enrolled in DEERS (Defense Enrollment Eligibility Reporting System) to receive non-emergency medical care. You may call 1-(800) 538-9552 to verify your enrollment in DEERS.**

## **MILITARY FAMILY LIFE**

**Military life has its challenges, but it can also be a wonderful experience. So it's important that you learn as much as possible about available resources and familiarize yourself with the installation you're assigned to. By doing this, you'll create a more positive and satisfying life in the military. You and your soldier are the military's greatest asset. Military families share many common goals:**

- A sense of mission: to provide for our nation's defense and maintain world peace
- Personal growth: to help all family members reach their full potential
- Health and happiness: to ensure that family members are well taken care of

**Military life encourages family cohesion, making them very special. This includes; dedication, commitment, sacrifice and adaptability. It's not always easy to adjust to the challenges of a military lifestyle and families face two unique challenges; separations/reunions and relocating. It's inevitable that a family will be separated from the soldier sometimes during his/her career. This is why the military encourages families to be prepared for any type of separation. Soldiers are separated from their families many times either by deployment, annual training (if reservist) and special duty assignments and training. Families can still be close and grow as a family unit despite separation. It just takes a little bit of knowledge and family preparedness.**

**You should learn everything you can about military family life so you can make the most of your military experience. Remember that military life is what you make of it. So empower yourself and your soldier with the many benefits; By discovering new interests, living and understanding many cultures, developing strong family ties, understanding what type of job your spouse has, and provide meaningful opportunities for your kids.**

**You can enrich your family life by:**

- Participating in family enrichment programs
- Getting involved with the local community activities
- Planning family activities
- And mostly communicating with your soldiers and sharing decision making

**Remember the soldier and his/her family is special --- to the Army.**

## **HOW TO USE TRICARE**

**Military family members have more than one choice about where they may go for health care. Through TRICARE which is for family members of active duty soldiers, retirees and their family members under the age of 65 can go to civilian health care providers for care if they want to or if they have trouble getting an appointment at their nearest military hospital. Before going to a civilian practitioner, it is a good idea to check out the TRICARE rules and find out how TRICARE works or you could end up with bills to pay by yourself.**

**First, are you sure you are covered by TRICARE? TRICARE is not like a civilian insurance plan for which you fill out applications and then pay monthly premiums. You could be covered by TRICARE and not even know it. If you are an eligible family member of an active duty or retired soldier, TRICARE coverage is automatic if you have a valid military identification card and you are registered in DEERS.**

**DEERS is the Defense Enrollment Eligibility Reporting System. It is the computer network all military healthcare facilities and TRICARE worldwide uses to verify your eligibility for care. Enrollment in DEERS is not automatic. If you get married or have a new baby, you or your baby may not be enrolled in DEERS unless the sponsor goes to the Personnel Service Center with proof of marriage or birth, as the case may be, and proof of status (identification card).**

**If your soldier has enrolled you and your children in DEERS, you should check your enrollment periodically of any changes, like a move that can cause the system to delete a name for no explainable reason. If you are not enrolled in DEERS, TRICARE will not honor your claim. If you are enrolled in DEERS and you are covered by TRICARE, how can you go about using it? The first step to using TRICARE is to visit the health benefits advisors (HBAs) at the nearest military healthcare facility. The HBAs will confirm your registration in DEERS and can advise you about seeking civilian care and filling out TRICARE paperwork. They can provide you with a list of doctors in the local area or needed specialties who accept “TRICARE assignment”.**

**Why do you care about discounts? Because TRICARE involves some, “out-of-pocket,” expenses for anyone who uses it. TRICARE doesn’t pay the whole bill. TRICARE is a cost-sharing program to help you cover the costs of civilian health care.**

**TRICARE shares the cost with you after you have paid your annual deductible. The cost varies depending on the sponsors pay grade.**

Call your TRICARE office at 1 (800) 941-4501 or (502) 942-2063. You will be responsible for your annual deductible. This means, that when you have your first visit or first few visits to a civilian healthcare provider, you must pay the bill. Be sure you file claims with TRICARE and that TRICARE records that you have paid the deductible.

When you have paid your deductible, TRICARE begins sharing the cost of covered care with you. TRICARE pays 80 percent of the allowable charges for outpatient care for family members of active duty soldiers. It pays 75 percent of the allowable charges for retirees and their family members.

Many doctors' offices and hospitals will file the claim for you, and often you will not have to pay your share until after TRICARE has paid its share.

Some healthcare providers will require money up front. It's a good idea to determine how a doctor handles this before you see him or her for the first time. The TRICARE rules differ depending on whether you will be seen as an outpatient or whether you will be admitted to a hospital. For most outpatient care, you may use civilian sources instead of military providers without clearing it with the HBAs. The exceptions are some minor surgical procedures generally done on an outpatient basis and maternity care. You should check with an HBA before letting any civilian healthcare provider perform surgery on you.

For non-emergency inpatient care, you must check with your nearest HBA before seeking care from civilian providers.

Usually TRICARE will not pay for inpatient care if you live near a military hospital that can provide the care you need.

For special care like obstetrical care, the rules get very complicated because while obstetrical care starts on an outpatient basis, it ends up with inpatient care. Before going to a civilian provider for obstetrical care, be sure to check with the HBAs, or you may face big bills without the support of TRICARE.

For yourself and for the HBAs, if you need their help, it is very important you keep copies of everything relative to your bills and claims. For any claim you send TRICARE, TRICARE will send you an explanation of benefits or (EOB).

The military healthcare system and TRICARE together make it possible for military families to get the health care they need, not necessarily for free (nothing's really free), but with the smallest possible charge.

For further information, please call 1 (800) 941-4501.

## **TRICARE UNITED CONCORDIA DENTAL PLAN**

This dental plan replaces the Delta Dental Plan and was awarded early in 1995. There are many changes in the program's benefits and how it works. It is a voluntary comprehensive dental plan available to all active duty family members of the seven Uniformed Services. If your soldier is still in basic training or advanced individual training, you are not eligible until the soldier becomes permanent active duty.

The Health Benefits Advisors (HBAs) at military facilities have directories of participating dentists. In January 1996 a complete list of all network dentists was sent to all HBAs. This list is updated and distributed quarterly.

If there are no participating dentists within 35 miles of your residence, then you need to contact the Dentist you wish to use and inform them of your membership in TRICARE. Ask the Dentist if they are willing to accept payment from TRICARE, if so have them contact TRICARE at (800) 866-8499. The non-participating dentist will be paid by UCCI; less any required patient cost-share. If the Dentist is not willing then you will have to make the payment and then submit a claim form to TRICARE.

### **TRICARE PLAN DENTAL**

#### **100% Coverage**

- Cleanings and fluoride treatments
- Lab tests
- Space maintainers for family members under the age of 19
- Some emergency treatment

#### **80% Coverage**

- Fillings
- Stainless steel and resin crowns on baby teeth

#### **50% Coverage**

- Complete and partial dentures
- Adjustments and repairs to dentures

For more information call United Concordia at 1 (800) 866-8499 or go online at: [www.ucci.com](http://www.ucci.com).



## QUESTIONS & ANSWERS

**Will I have to change dentists?** NO. Any licensed dentist can provide services under the program. However, only dentists participating with United Concordia are required to accept the payment allowance determined as United Concordia's payment in full. Nonparticipating dentists may bill you for any difference between the allowance and their charge. Since provider participation is voluntary, ask your dentist if he/she signed up to participate in the United Concordia provider network.

**Will United Concordia contact my dentist?** YES. Virtually every dentist practicing in the United States has been contacted by United Concordia and invited to become a participating provider. In addition, information regarding United Concordia's recruitment efforts has been published in various dental journals and newsletters. United Concordia is actively and aggressively recruiting the dental network, inviting over 140,000 dentists throughout the country to participate in United Concordia's network.

**If United Concordia does not contact my dentist, what shall I tell him/her?** If your dentist wants to become a participating dentist, but has not been contacted, the dentist may contact United Concordia at (800) 637-3492. A postcard is included for this purpose.

**Will I be able to find a United Concordia dentist at my new duty station?** United Concordia customer service personnel will also assist you with finding a participating provider.

## MEDICAL SERVICES

Your local post hospital usually has acute and general care facilities that provide a wide range of services to soldiers and their families.

**Defense Enrollment Eligibility System (DEERS):** You MUST be enrolled in this system to be eligible for medical care, Civilian Health and Medical Program of the TRICARE and dental care. DD Form 1172 initially enrolls active duty soldiers and their family members into DEERS. Paperwork is initiated at the ID Card Section. BE SURE YOU ARE ENROLLED. Check your enrollment by calling 1(800) 5238-9552 for toll-free information and assistance concerning DEERS.

**Patient Recording Card (PRC):** Family members can receive their PRC at the outpatient records section of your installation hospital.

**Pharmacy:** Soldiers and families can use this service on a first-come first-serve basis.

**Medical Claims:** TRICARE is designed to supplement the military care available to soldiers and their families. TRICARE information may be obtained from the TRICARE Service Center at each installation. The toll-free number is 1 (800) 941-4501.

**Ambulance:** Soldiers and their families can use the military ambulance services for on-post-emergency situations. Provide the following information: nature of the emergency, name of requestor, phone number of the requestor, and accurate location or address with cross reference on landmarks, if your call for their service.

**Immunizations:** Immunizations are available for routine shots, baby shots and TB tine tests. Medical records are needed for immunizations. Check your local Army medical facility for particulars on appointments or walk-in standards.

**Patient Representative:** A Patient Representative is available to assist you with understanding the health care system. Questions may be addressed to the Patient Representative at your local military hospital.

## **WHAT IS ARMY COMMUNITY SERVICE (ACS)?**

Army Community Service is designed to provide Army families, active duty, retired, USAR, and National Guard, a centrally located source of information, guidance, and assistance in solving problems of a personal or family nature which are beyond the scope of their own resources. In short, if there is a question concerning the place to go for help, ask ACS.

### **WHAT PROGRAMS DOES ACS PROVIDE?**

**FINANCIAL READINESS PROGRAM:** This program consists of Consumer Affairs and Army Emergency Relief (AER). They provide emergency financial assistance to soldiers, their families, retirees, widows, orphans of deceased Army members, and reserve components on continuous active duty for a period in excess of 30 days. Financial assistance is generally for emergency food or travel, but may be available for essential POV repairs, insurance, rent, utility, and funerals, medical and dental bills. Monetary educational assistance may also be provided to dependent children of army personnel.

CAFAP provides services to improve the military community's awareness of consumer issues and enhance your ability to get the most for your money management, proper use of credit, financial information and guidance on the development of budgets and the achievement of future financial stability and growth. Also, included is the debt liquidation program designed to help those soldiers over-committed with installment debt.

**SOLDIER & FAMILY READINESS PROGRAM:** This program consists of the Family Advocacy Program (FAP) and Exceptional Family Member Program (EFMP) services. FAP is dedicated to the prevention, prompt reporting and intervention and treatment of spouse and child abuse. Several programs and/or services under FAP that assist commanders, soldiers and their families include:

Crisis intervention; educational training for prevention of spouse and child abuse; classes and/or workshops focusing on prevention of domestic violence; parent aids providing information and referral to parents, and parenting classes designed for different age groups teaching positive approaches to parenting. Another program under FAP is the Foster/ Respite Program devised to assist and place children in foster care. This may be a voluntary or court mandated substitute care for military children in situations or circumstances which necessitates alternate placement away from their permanent home on a temporary or permanent basis. Respite care provides childcare assistance to families in crisis.

**EXCEPTIONAL FAMILY MEMBER PROGRAM (EFMP):** This is a mandatory enrollment program that works with other military and civilian agencies to provide comprehensive and coordinated medical, educational, recreational, housing, and community support and personnel services to families with special needs. Soldiers on active duty enroll in the program when they have a family member with a physical, emotional, developmental or intellectual disability

requiring specialized services so needs can be taken into consideration during military assignment process.

**EMPLOYMENT READINESS PROGRAM (ERP):** ERP provides information and referral services in the areas of employment, education, training, and transition opportunities to give family members the competitive edge needed to secure employment. Services include: career and employment counseling; employer resource file (for positions on and off post); assistance in resume and job application preparation; and computerized skills training in typing and word processing.

**INFORMATION AND REFERRAL SERVICES (I&R):** I&R provides information and makes appropriate referrals upon request to a variety of military or civilian agencies. The program maintains a file of installation and community resources.

**COMMUNITY READINESS PROGRAM (CRP):** Consists of the major installation-wide programs and services. These programs include:

**OUTREACH PROGRAM:** This program is an information and referral service for geographically or socially isolated families, first-term soldiers and newly arrived soldiers and their families. Outreach focuses on adaptation to the military life-style, education and prevention, direct services, and organizing, training, for family support groups, special interest support groups and life skills training. Outreach services include, but are not limited to: adaptation to military life-style, translations, spouse mentorship for first-term soldier spouses, USAEUR driving license manuals, Soldier Readiness Programs, and support groups for waiting spouses, sole parents, new spouses and retirees networks, IVC, USC, AFAP, AFTB, and MOB & Deployment.

**RELOCATION READINESS PROGRAM:** RRP provides services necessary to support DA personnel and their families as they relocate. RRP offers relocation counseling, pre-move and post-move briefings; newcomers' orientation and tour; oversea orientations; bi-cultural family programs; and an automated system, Standard Installation Topic Exchange Service (SITES) to provide information on all military installations world-wide. Another service available is the lending closet, which includes basic household items and baby items for incoming and outgoing personnel without their household goods shipment.

**ARMY FAMILY TEAM BUILDING (AFTB):** This is an educational program designed to provide training for a way of life that prepares everyone in America's Army to function at that highest level, in any situation, with minimal outside support. Special courses are designed for family members and soldiers. It is a mandatory training for soldiers and voluntary for family members, but every effort is made to make classes beneficial and user friendly. Classes include everything from military terms, acronyms, introduction to the chain of command/concern, family and military expectations to beginning problem solving. The courses are available at every installation. For additional information as a family member you

can contact your local AFTB office or you can call (703) 325-9391/4240. For soldiers, (317) 542-4800

**ARMY FAMILY ACTION PLAN (AFAP):** This is an annual conference held by the community that addresses issues concerning the quality of life on that particular installation and/or issues that concern the entire Army. This conference utilizes family members, soldiers (active, retired, reservists, National Guard) and civilian employees as delegates, which sit on one of several work groups. These issues are presented to the command and the installation Commander informs the participants what can and can not be implemented; if it's in his/her control to do so. Larger issues impacting the entire Army are forwarded to the Department of Army for decisions.

**INSTALLATION VOLUNTEER PROGRAM:** Provides guidance and information to installation agencies, which employ volunteers. The IVP provides training and a centralized volunteer tracking system, which encompasses all installation volunteers.

**MOBILIZATION & DEPLOYMENT:** Provides "Operation R.E.A.D.Y". Training on implementing, developing and re-energizing Family Readiness Groups. Establishes the Family Assistance Center when deemed necessary and assists in SRPs, (Soldier Readiness Process).

**VOLUNTEER OPPORTUNITIES:** There are many volunteer opportunities with Army Community Service, to include: the loan closet, outreach, receptionist, English as a Second Language classes, translators, home visitors and more.

**WELCOME PACKETS:** Welcome packets can be obtained at your nearest ACS center. This packet contains brochures, maps, activities, etc., concerning the installation and the surrounding communities. You can also request a SITES print out that provides you with information on any installation worldwide, armed force-wide. This is great for prior planning. Contact your nearest ACS for this information or any armed force branch installation.

**SITES:** Is a print out that provides you with information on any installation worldwide or armed forces wide. This is great for prior planning. Contact your nearest ACS for this information or any armed force branch installation.

The next few pages provide a listing of all the Continental United States (CONUS) and (OCONUS) Army Community Service Centers. Reservists and National Guard Families are provided a listing of Family Program Coordinators.

**ARMY COMMUNITY SERVICE**  
**TELEPHONE DIRECTORY**  
**(STATESIDE)**

INSTALLATION	TELEPHONE
<b>Alabama</b>	
Anniston Army Depot, AL	(256)
Fort McClellan, AL	(256)
Redstone Arsenal, AL	(256) 876-5397
Fort Rucker, AL	(334) 255-3817
<b>Alaska</b>	
Fort Richardson	(907) 384-1517/1518
<b>Arizona</b>	
Fort Huachuca, AL	(520) 533-2330
Yuma, AZ	(520) 328-3350
<b>Arkansas</b>	
Pine Bluff, AR	(870) 870-540-3612
<b>California</b>	
Fort Irwin, CA	(760) 380-3598
Lathrop (Sharp Army Depot), CA	(209)
Presidio on Monterey, CA	(831) 242-7660
<b>Colorado</b>	
Fort Carson, CO	(719) 526-4590/4357
<b>Georgia</b>	
Fort Benning	(706) 545-6969/5516
Fort Gordon	(706) 791-3579
Hunter Army Airfield	(912) 352-6816
Fort McPherson	(404) 464-4070/3612
Fort Stewart,	(912) 767-5058/5059
Fort Gillem	(404) 464-4070
<b>Hawaii</b>	
Fort Shafter	(808) 655-2400
Schofield Barracks	(808) 655-2400
<b>Illinois</b>	
Rock Island, IL	(309) 782-0829
Savanna, IL	
<b>Kansas</b>	
Fort Leavenworth, KS	(913) 684-2800
Fort Riley, KS	(785) 239-9435
<b>Kentucky</b>	
Fort Campbell, KY	(270) 789-9322

<b>Fort Knox, KY</b>	<b>(502) 624-8391/6291</b>
<b>Louisiana</b>	
<b>Fort Polk, LA</b>	<b>(337) 531-1941</b>
<b>Maryland</b>	
<b>Aberdeen Proving Ground, MD</b>	<b>(410) 278-7474</b>
<b>Fort Meade, MD</b>	<b>(301) 677-5590/3418</b>
<b>Fort Detrick</b>	<b>(301) 619-2197</b>
<b>Massachusetts</b>	
<b>Fort Devens, MA</b>	<b>(978) 796-3023/2582</b>
<b>Michigan</b>	
<b>Selfridge Air National Guard Base, MI</b>	<b>(810)</b>
<b>Missouri</b>	
<b>Fort Leonard Wood, MO</b>	<b>(573) 596-0212</b>
<b>New Jersey</b>	
<b>Picatinny Arsenal, NJ</b>	<b>(973) 724-7247</b>
<b>Fort Dix, NJ</b>	<b>(609) 562-2767</b>
<b>Fort Monmouth, NJ</b>	<b>(732) 532-2077</b>
<b>New Mexico</b>	
<b>White Sand Missile Range, NM</b>	<b>(505) 678-6767</b>
<b>New York</b>	
<b>Brooklyn, NY</b>	<b>(718) 630-4332/4754</b>
<b>Romulus, NY</b>	<b>(607)</b>
<b>Fort Drum, NY</b>	<b>(315) 772-6557 or</b>
<b>(800) 826-0886</b>	
<b>Windsor, NY</b>	<b>(914)</b>
<b>Watervliet, NY</b>	<b>(518) 266-5103</b>
<b>West Point, NY</b>	<b>(845) 938-4621</b>
<b>Fort Hamilton</b>	<b>(718) 630-4754</b>
<b>U.S Military Academy</b>	<b>(845) 938-2519/4621</b>
<b>North Carolina</b>	
<b>Fort Bragg, NC</b>	<b>(910) 396-8682</b>
<b>Oklahoma</b>	
<b>Fort Sill, OK</b>	<b>(580) 442-5018/3021</b>
<b>McAlester, OK</b>	<b>(918)</b>
<b>Oregon</b>	
<b>Herniton, OR</b>	<b>(503)</b>

**Pennsylvania**

Carlisle Barracks, PA  
Chambersburg, PA  
New Cumberland, PA  
Tobyhanna, PA

(717) 245-4357/3773  
(717) 268-9854  
(717) 770-7737  
(570)

**South Carolina**

Fort Jackson, SC

(803) 751-5256

**Texas**

Fort Bliss, TX  
Corpus Christi, TX  
Fort Hood, TX  
Texarkana, TX  
Fort Sam Houston, TX

(915) 568-4614/1132  
(512) 939-2775/2776  
(254) 287-1421  
(903) 334-4137  
(210) 221-2418/2705

**Utah**

Dugway, UT  
Tooele, UT

(435) 831-2278  
(435)

**Virginia**

Fort Belvoir, VA  
Fort Eutis, VA  
Fort Lee, VA  
Fort Monroe, VA  
Fort Myer, VA  
Fort Story, VA  
Warrenton, VA

(703) 805-4590  
(757) 878-3638  
(804) 734-6388  
(757) 727-2020  
(703) 696-3510  
(757) 422-7311  
(540) 349-5032/5917

**Washington**

Fort Lewis, WA  
Walter Reed

(253) 967-3607  
(202) 782-3412

**Wisconsin**

Fort McCoy, WI  
OCONUS ACS's

(608) 388-3505

**Belgium**

Brussels  
Shape/ Chievres

0032-2717-9783  
0032-65-445777

**District of Columbia**

Ft. McNair

(703) 696-3510

<b>Germany</b>	
Ansbach	011-49-9802-832-915
BadKreuznach	0671-609-6482
Bamberg	0951-300-777/8769
Baumholder	49-6783-68188
Darmstadt	06151-697411
Gissens	0641-402-7618
Grafenwoehr	09662-832650
Hanau	011496181888828
Heidelberg	0496221576883
Hohenfels	01149-9472834323
Kaiserlautern	011-49-631-536-7521
Mannheim	06217302245
Schweinfurt	49-9721-966811
Vilseck	09662-83-2650
Wiesbaden	0611-705-5754
Wuerzburg	0931-8897103

<b>ITALY</b>	
Vicenza	011-39-0444-517500

<b>JAPAN</b>	
Camp Zama	011-81-3117-63-8087
Torii Station	011-816-11-744-4110

<b>PUERTO RICO</b>	
Fort Buchanan	787-707-3292

**BRIGADE SOLIDER FAMILY ASSISTANCE PROGRAM MANAGERS (BSFAP)/  
FAMILY ADVOCACY COORDINATORS**

Rose Prince	(301) 677-2571
Lige Richardson	(404) 469-3359
Debra Kirksey	(502) 626-1049
Martin Skulas	(502) 626-0735
Paul Kilanski	(702) 639-2073



**U.S. ARMY RESERVE**  
**Family Program Coordinators**

<b><u>State</u></b>	<b><u>Telephone</u></b>	
<b>Alabama</b> 81 <sup>st</sup> RSC	(205) 795-1735/1733/1726	<b>Europe</b> 7 <sup>th</sup> ARCOM (Germany) 49-6202-80-6538
<b>Arkansas</b> 122 <sup>nd</sup> ARCOM, N. Little Rock, AR	(501) 771-7838	
<b>California</b> 63 <sup>rd</sup> RSC, Los Alamos, CA	(562) 795-2182/2172	
<b>Hawaii</b> 9 <sup>th</sup> RSC, Honolulu, HI	(808) 438-1600	
<b>Kansas</b> 89 <sup>th</sup> ARCOM, Wichita, KS	(800) 892-7266	
<b>Massachusetts</b> 94 <sup>th</sup> ARCOM, Fort Devens, MA	(978) 796-2260/2288	
<b>Michigan</b> 300 <sup>th</sup> MP Co, Inkster, MI	(313) 561-0071	
<b>Minnesota</b> 88 <sup>th</sup> ARCOM, St Paul, MN	(800) 843-2769	
<b>New York</b> 77 <sup>th</sup> ARCOM, Ft Totten, NY	(718) 352-5756/5071	
<b>North Carolina</b> 108 <sup>th</sup> Division TNG, Charlotte, NC	(910) 432-2093/4103	
<b>Pennsylvania</b> 99 <sup>th</sup> ARCOM, Oakdale, PA	(724)	
<b>Puerto Rico</b> 65 <sup>th</sup> ARCOM, Ft Buchanan, PR	(787) 277-2168/2360	
<b>Utah</b> 96 <sup>th</sup> ARCOM, Salt Lake City, UT	(801)	
<b>Washington</b> 70 <sup>th</sup> RSC, Seattle, WA	(206) 281-3131	
<b>Wisconsin</b> 88 <sup>th</sup> RSC, Milwaukee, WI	(800) 843-2769	

**NATIONAL GUARD**  
**FAMILY PROGRAM COORDINATORS**

<b><u>STATE</u></b>	<b>TELEPHONE</b>
<b><u>Alabama</u></b> Montgomery, Ala	(334) 271-7283
<b><u>Alaska</u></b> Ft Richardson, AK	(907) 264-5313
<b><u>Arkansas</u></b> N. Little Rock, AR	(501) 212-4102
<b><u>Arizona</u></b> Phoenix, AZ	(602) 267-2593
<b><u>California</u></b> Sacramento, CA	(916) 854-3252
<b><u>Colorado</u></b> Englewood, CO	(303) 493-2703
<b><u>Connecticut</u></b> Hartford, CT	(860) 524-3293
<b><u>Delaware</u></b> Wilmington, DE	(302) 326-7050
<b><u>District of Columbia</u></b> Washington, DC	(202) 685-9826
<b><u>Florida</u></b> St Augustine, FL	(904) 823-0361
<b><u>Georgia</u></b> Atlanta, GA	(404) 624-6454
<b><u>Guam</u></b> Tam, Guam	011-671-647-2847
<b><u>Hawaii</u></b> Honolulu, HI	(808) 732-1823
<b><u>Idaho</u></b> Boise, ID	(208) 422-3787
<b><u>Illinois</u></b> Springfield, IL	(217) 761-3413

<u>Indiana</u> Indianapolis, IN	(317) 247-3192
<u>Iowa</u> Johnston, IA	(515) 252-4416
<u>Kansas</u> Topeka, KS	(785) 274-1171
<u>Kentucky</u> Frankfort, KY	(502) 607-1549
<u>Louisiana</u> New Orleans, LA	(504) 278-8155/8325
<u>Maine</u> Augusta, ME	(207) 626-4410
<u>Maryland</u> Baltimore, MD	(410) 576-6019
<u>Massachusetts</u> Reading, MA	(800) 668-7806
<u>Michigan</u> Lansing, MI	(517) 483-7702
<u>Minnesota</u> Roseville, MN	(612) 713-2345
<u>Mississippi</u> Jackson, MS	(601) 313-6379
<u>Missouri</u> Jefferson City, MO	(573) 638-9904
<u>Montana</u> Helena, MT	(406) 841-3239
<u>Nebraska</u> Lincoln, NE	(402) 471-7168
<u>Nevada</u> Carson City, NV	(775) 887-7289
<u>New Hampshire</u> Concord, NH	(603) 225-1215

<u>New Jersey</u> Trenton, NJ	(609) 562-0668
<u>New Mexico</u> Santa Fe, NM	(505) 474-1220
<u>New York</u> Latham, NY	(518) 786-4656
<u>North Carolina</u> Raleigh, NC	(919) 664-6324
<u>North Dakota</u> Bismarck, ND	(701)
<u>Ohio</u> Columbus, OH	(614) 336-7192
<u>Oklahoma</u> Oklahoma City, OK	(405) 228-5591
<u>Oregon</u> Salem, OR	(503) 945-3543
<u>Pennsylvania</u> Annville, PA	(717) 861-8841
<u>Puerto Rico</u> San Juan, PR	(787) 289-1516
<u>Rhode Island</u> Providence, RI	(401) 886-1148
<u>South Carolina</u> Columbia, SC	(803) 806-4286
<u>South Dakota</u> Rapid City, SD	(605) 737-6728
<u>Tennessee</u> Nashville, TN	(615) 313-0541
<u>Texas</u> Austin, TX	(512)

<u>Utah</u>	
Draper, UT	(801) 523-4533
<u>Vermont</u>	
Colchester, VT	(802) 338-3347
<u>Virginia</u>	
Blackstone, VA	(804)
<u>Virgin Islands</u>	
Christiansted, VI	(340) 712-7787
<u>Washington</u>	
Tacoma, WA	(253) 512-7534
<u>West Virginia</u>	
Charleston, WV	(304) 561-6380
<u>Wisconsin</u>	
Madison, WI	(608) 242-3480
<u>Wyoming</u>	
Cheyenne, WY	(307) 772-5208

## **OTHER COMMUNITY SERVICES**

**American Red Cross (ARC)** - The ARC provides rapid communication and reporting of personal and family problems, financial assistance for emergency leave and disaster assistance. Red Cross volunteers work in libraries, schools, and hospital clinics as nurses, social workers and instructors.  
Phone # is 1-877-272-7337

**Child & Youth Services (CYS)** - This service offers quality child cares options with various types of service, location, and hours of operations. CYS provides a comprehensive youth program (grades 1-12) that fosters social interaction, promotes personal growth and develops educational and recreational skills. The group is supported by the installation and offers diverse, flexible activities that meet the needs of families on and off post.

**Chapels** - Every post has at least one chapel. It offers a full schedule of Protestant, Catholic, and other religious services such as, Sunday Schools, Bible studies, and family religious classes. The chaplains sponsor and staff the Family Life center, which has programs with emphasis on marriage, family counseling, family life enrichment, educational programs, community support systems, fun and fellowship.

**Staff Judge Advocate General (SJAG)** - This office offers free legal assistance with powers of attorney, wills, trusts, estates, taxes, adoptions, and name changes. It also has a claims division and Criminal Law Division, which deals with military Justice.

**Medical Services** - Medical services are offered at the clinic or hospital. A Medical record will be made for you at your first duty assignment and you should hand carry this record each time you move.  
Dental care will vary from post to post. Service members can now opt for dental insurance, which covers routine dental care.

**Veterinary Clinic** - Veterinary Clinic offers preventive veterinary services for privately owned animals such as immunizations and health certificates. Animals housed on post need to be registered with the post veterinarian.

**Thrift Shop** - Thrift shop is place where ID card holders can consign to sell or shop for items. The shop keeps a percentage of the sales price and the money goes back into the community to non-profit organizations. Appliances, baby items, bicycles, clothes, furniture, house wares, sporting goods, TVs, toys, handcrafted items, and uniforms are some of the items found here.

**BANKS** - On every Army post, there is usually a bank, which offers full banking services and participates in the JUMPS-ARMY check guaranteed deposit program. The bank is a private firm not connected with the Department of the Army.

**CIVILIAN PERSONNEL ASSISTANCE CENTER (CPAC)** - Each installation has a center which offers applications and current job openings.

**EDUCATION CENTER** – The Education Center provides counseling services, testing services, Army Learning Center and education programs. Family members are welcome to take classes offered by the colleges at the Education Center.

## **SHOPPING FACILITIES**

**COMMISSARY** - The commissary provides high quality grocery products at the lowest possible prices. Items are sold at cost, with only a 5 percent surcharge added. The surcharge is used for commissary supplies and operating expenses. In general, using the commissary over the local supermarket can save 30-35 percent. Note: Baggers are not commissary employees and should be tipped!

**AAFES (ARMY AND AIR FORCE EXCHANGE SYSTEM)** - AAFES is the Army and Air Force department store. Other facilities are also part of the PX system including: barber shop, beauty shop, flower shop, automotive shop, foodland, Four season shop (which carries seasonal items), laundry and dry cleaning shop, pick up point, photo, optical shop, tailor shop, post theater, and cafeteria. Depending on the size of the post, these facilities may be limited. Many exchange complexes have concessions or vendors who are allowed to display and sell their wares and pay a percentage of their sales to AAFES. The clothing sales store sells official military clothing to military ID card holders.

## **CLUBS AND ORGANIZATIONS**

**OFFICERS' WIVES CLUB (OWC)** - This club is open to Officer's spouses and serves as a social and fund raising organization. On each post the clubs will be slightly different but the main goal is to get together for recreational, social, and fund raising activities.

**PWOC (Protestant Women of the Chapel)** - This organization offers to all Protestant women the opportunity for fellowship and spiritual growth. PWOC usually offers a variety of Bible studies and special programs.

**MCCW (Military Council of Catholic Women)** - This organization is dedicated to the spiritual enrichment of Catholic women through Eucharistic Celebration, spiritual development programs and community activities.

**NCO/ENLISTED SPOUSE CLUB** - On each Army post the clubs for enlisted soldiers' wives and Non-commissioned Officers' wives differ slightly. The main goal is to get together for recreational, social and fund raising activities.

*There are many other clubs on each post depending on the needs and desires of the community. Cub Scouts and Girl Scouts are usually active on most posts. Other examples of clubs are rod and gun clubs, weight loss clubs, and different collectors club*

*(stamps and coins). If you have a special interest inquire to see if there is club and if not, you can always start one. Best of luck and enjoy yourself.*

## **RECREATION**

### **BOWLING**

Most posts have a bowling center with a full line of equipment available to patrons. Both league and open bowling are available.

### **LIBRARY**

Depending on the size of the military community, the library can offer a wide range of services, Books, magazines, newspapers, cassettes, records, videos, and software may be available to check out. Most libraries have a coin operated copy machine, children's materials, microfilm/fiche readers, and printers. Be sure to check out your library to see what special services it offers.

### **INFORMATION, TICKETS AND RESERVATIONS (ITR)**

This office supplies local and regional travel information and reservation services. Local tours, tickets too: special events (sports, concerts, etc.) and tickets to regional and national attractions are also available.

### **CRAFT SHOP**

Arts and crafts shop offers both leisure time and instructional classes in a variety of art media including photography, pottery, ceramics, and other local options. The woodworking shop is equipped for building new or restoring old furniture or other wood projects. The auto crafts shop provides automotive craft services to include service bays, which are available for use in maintaining, customizing, or building of cars, small trucks, and motorcycles. Automotive tools are available for on-the premises use.

### **FITNESS CENTER**

Depending on the size of the facility, most centers provide athletic training programs including exercise and weight rooms, saunas, and various sport-related courts. Family members may utilize the centers, so check out the programs offered by your fitness center.

### **OUTDOOR RECREATION**

Depending on the size of the facility, bicycles, boats, skiing equipment, tents and a wide variety of camping equipment is available for check out at a nominal fee. Items are rented on a first come, first served basis, or can be reserved in advance for special weekends or planned vacations.



## **MILITARY CUSTOMS, TRADITIONS AND PROTOCOL**

Protocol can be a very imposing word to many. In the strict sense it is formal rules of conduct at high-level government ceremonies. For us as a military spouse of the 2000's it can be defined as combination of etiquette and good manners blended with a rich heritage of traditions and courtesies of military life. It is designed to let us know what to expect in a given situation and can help us feel more comfortable and at ease. Social functions can run the gamut from black tie to blue jeans. With the knowledge of some general guidelines, you will be able to enjoy them all. (Our hint: take your cue from your commander's spouse and try to follow his/her interpretation.)

**SOCIAL OBLIGATIONS** - Military social life is one the nicest traditions. Friendships and camaraderie grow out of this tradition. It is characterized by the exchange of visits, invitations, and other courtesies. The thoughtful and conscientious military couple realizes that when they accept an invitation to a dinner, party or a social function, they have a responsibility to return a hospitality. (Special occasions are exceptions: weddings, receptions, and unit parties). Be Assured, it is not necessary to return a sit-down dinner for a sit-down dinner. Remember to be yourself, to do what is comfortable for you and to keep it within your budget. This way you will do the entertaining because you enjoy it and soon will find you are building friendships.

**TO GO OR NOT TO GO?** - Frequently you may find a conflict of obligations and interests when it comes to deciding which functions to attend. Of course your family is your top priority. Usually your unit Hail and Farewell and the spouses coffees take precedence. These social occasions are opportunities to get to know the people with whom your spouse works and to discover new friendships. This will lead to unit "Esprit" which is a very special military tradition. As a part of his/her job as a professional soldier, your spouse must be loyal to their unit and to its commander. Your spouse must pull duty, go to the field and may someday fight a war. He/she has chosen to defend our nation, not an easy task. We can use these things not to separate but rather to unite.

Our love and support can offer a refuge in a tough job.

**INVITATIONS** - There are a variety of invitations to choose from depending on the mood of the party and the hostess, i.e.: informal notes, boxed invitations, or hand made creations. On an invitation use only ONE of the following responses 1) RSVP 2) Regrets only. If using two or more telephone numbers include the corresponding name or names.

**TYPES OF RESPONSES** - Nearly every invitation will have a response in the lower corner.

RSVP in French (Repondez s'il vous plait) which means " , Response please". Call to say "YES, I can come OR "No, I can't come."

**REGRETS ONLY** - Always call your hostess when you are unable to attend. Never assume that you will not be missed.

When you receive an invitation, remember your old-fashion manners and reply promptly, within forty-eight hours. Consider the waste of time and money if the hostess prepares food for twenty people and only eight come. If, after receiving an invitation, you see the hostess, you may refer to the party but do not consider that your RSVP. You must still RSVP by phone or by written note. When you decline an invitation, an explanation is not required and should never be requested. Once you accept an invitation and an emergency arises, you may call the hostess and decline an invitation; you can not reverse your response.

**THANK YOU** - Thank you notes for hospitality and courtesies received are a must and a sign of gracious manners. If your hostess is a close friend a phone call is sufficient. A handwritten thank you is appropriate for any occasion whether it be a meal, a gift received or simply a kind deed. When writing a note to a couple address it to the wife and send it within 5 days.

## **SOCIAL FUNCTIONS**

**COURTESY CALLS** - This is one of the oldest of the Army traditions. A newly arrived officer would make a social call upon his commanding officer. Today it is rarely used in the traditional sense. However, some units still have some form of a courtesy call, which enables the commanding officer or senior NCO to personally welcome a new soldier to the unit. In today's military, the units Hail and Farewells serve as the welcome for the new officers and NCO. Most units encourage their officers and NCOs and their spouses to attend these functions.

**BRUNCH** - This function is usually held around 1100 and is a combination of breakfast and lunch. Simple dress or skirt and blouse would be appropriate.

**COFFEES** - Unit coffees are usually held monthly and provide a wonderful opportunity to greet new arrivals, to say farewell to departees, to get acquainted with other spouses in the unit, and to find out what's happening in the unit and one's post/base. Coffees are part of the support network military spouses enjoy. The refreshments or goodies that are served are light and may be plain or fancy, depending on the hostess choice. Try to attend and wear something casual.

**LUNCHEONS** - Most Officers Wives (Spouses) clubs and NCO Wives (Spouses) clubs have a luncheon or similar activity each month. There may be a social hour before and a program after the luncheon. Reservations are almost always required. A nice dress or suit is appropriate.

**TEAS** - A tea is held in the afternoon and is the most formal of daytime functions. It is usually given in honor of a person or persons such as a departing or incoming Commander's or senior NCO's spouse. Coffee, tea, punch, cookies, and finger sandwiches are served on one main table. Wear a suit or nice dress.

**COCKTAIL PARTY** - Cocktails are usually served from 1700-1800 until 1900 or 2000 (about two hours). Simple hor d'oeuvres or appetizers are served. Dressy dress and coat and tie or suit for men.

**OPEN HOUSE** - This literally means the home is open to guests between set hours. Guests are free to arrive and depart between those hours.

## **What Do I Wear?**

<b>IF THE INVITATION STATES:</b>	<b>“FORMAL (BLACK TIE)”</b>	<b>INFORMAL</b>	<b>CASUAL</b>
<b>THE OCCASION IS:</b>	<b>EVENING RECEPTIONS, BALLS, DINING IN, OR DINING OUTS</b>	<b>A DAYTIME/ EVENING RECEPTION, REVIEW PARADE OR DAYTIME EARLY EVENING OCCASION</b>	<b>A BARBECUE OR OTHER CASUAL GET-TOGETHER</b>
<b>ARMY PERSONNEL:</b>	<b>ARMY BLUE DRESS OR ARMY BLUE WITH BOW TIE</b>	<b>ARMY BLUE WITH FOUR-IN-HAND TIE (1), ARMY GREEN</b>	<b>CIVILIAN ATTIRE, OPEN COLLAR</b>
<b>LADIES WEAR:</b>	<b>LONG GOWNS, BLOUSE AND LONG SKIRT OR TEA LENGTH GOWN</b>	<b>SHORT NICE DRESS, NICE BLOUSE AND SKIRT OR DRESSY DRESS</b>	<b>SIMPLE DRESS, SKIRT AND BLOUSES OR SWEATER OR SLACKS</b>
<b>CIVILIAN MEN WEAR:</b>	<b>DINNER JACKET/ TUXEDO</b>	<b>SUIT OR COAT &amp; TIE</b>	<b>OPEN COLLAR</b>

**NOTES: (1) THE FOUR-IN-HAND TIE IS WORN AT FUNCTIONS THAT BEGIN BEFORE RETREAT (1700-1800). HOWEVER, THE HOST MAY PRESCRIBE EITHER THE FOUR-IN-HAND TIE OR BOW TIES FOR EVENING FUNCTIONS, ACCORDING TO THE DEGREE OF FORMALITY.**

### **COMMENTS:**

**IF THE INVITATION STATES “CIVILIAN INFORMAL”, ARMY PERSONNEL (MEN) WOULD WEAR A COAT AND TIE OR ARMY GREEN.**

**IF YOU RECEIVE AN INVITATION AND THERE IS NO DRESS GIVEN, IT IS UNDERSTOOD THAT THE DRESS WILL BE INFORMAL.**

**ANY DRESS MORE THAN CASUAL SHOULD BE NOTED ON THE INVITATION (E.G., “JEANS ACCEPTABLE”, “SUPER CASUAL” OR “COME IN SHORTS”).**

**IF YOU HAVE ANY QUESTIONS, CALL THE HOSTESS AND ASK.**

**BUFFET SUPPER** - A buffet supper is a dinner party served buffet style. It is convenient way to serve guests, especially a number of guests in a limited space. At a buffet supper, the plates, silverware, napkins, and platters of food are arranged on the dining table, or buffet table and guests serve themselves. Guests then find a comfortable place to sit down in the living room or den. A variation of a buffet supper is a sit-down buffet. In this case the tables Guests serve themselves and then find a place to sit (place cards may designate the seating arrangements). Dress is informal.

**For any “dinner” invitation, it is important to arrive at the specified time on the invitation, never early.**

**INFORMAL SIT DOWN DINNER** - This is a seated dinner, with as many courses as you wish to serve. The food can be served by the hostess and host or by hired help (teenagers may enjoy this type of part time job).

Seating may follow a specific format. The lady guest of honor is seated to the right of the host and the gentleman guest of honor to the right of the hostess. Place cards may be used for the seating arrangement. Coffee may be served at the table with dessert or later in another room (living room). Dress should be indicated on the invitation and will probably be informal.

**PROMOTION PARTY** - A time-honored tradition is the promotion party, which is given by an officer, NCO, or a group. It does not have to be a fancy affair but provides a chance to invite friends and their spouses to share the good fortune.

**UNIT PARTIES** - Although the unit is usually the host, unit members, and guests share the cost and planning of the party. The most popular unit party is the “Hail and Farewells” which welcomes the incoming members and farewells the departing members. These parties build the unit spirit and camaraderie and are successful only if everyone supports and participates.

**DINING IN** - The dining in is an old military tradition that has been passed down from the British. As the most formal of events, a dining in allows officers and NCOs of a unit to celebrate its successes and to enjoy its traditions and heritage. It is strictly an Officer/NCO affair, no spouses are invited.

**DINING OUT** - When spouses are invited to a dining in, It becomes a Dining Out. This gives the spouses an opportunity to see all the “pomp and circumstance” that goes with the tradition. The spouses will enjoy the opportunity to dress in their dressiest dinner gowns or tuxedos and spend a fun evening with their soldier spouse.

**RECEPTIONS** - A Reception is usually held in honor of a special Guest or after a change of command. There may or may not be a receiving line. Guests should mingle about and visit with other guests. Conversations should be light and of short duration. When you wish to move on to greet other guests, a simple “Excuse me” will do and then leave. Before departing, be sure to thank the hostess and host and bid good-bye to the guest of honor.

**PARADES AND REVIEWS** - These events are an important part of the military. They can move a spectator to instant patriotism and pride in our country. Parades can be held for many reasons, but the following are some of the most frequent:

**Change of Command:** The outgoing commander officially passes the unit colors to his/her successor.

**Presentation of awards and medals:** Soldiers are recognized and commended for their achievements or valor in the outstanding performance of duty.

**Retirement:** Every soldier who retires after 20 years or more of service is honored by a parade to celebrate his/her years of loyal service. Certain traditions and courtesies should be observed during these ceremonies. Spectators stand for the playing of the National anthem and anthems of other countries represented. As troops pass in review, spectators stand as the national colors approach and pass. Depending on the post's/base's policy, spectators may be required to stand for the playing of other songs such as the Army song. A review is usually smaller than a parade. If the reviewing officer is a General Officer, the spectators will stand at the beginning of the ceremony for the playing of "Ruffles and Flourishes" and/or the sounding of the accompanying gun salute.

**REVEILLE AND RETREAT** - If you are on post in the morning for Reveille or in the evening for Retreat, that is, when the flag is being raised or lowered, stop and stand facing the flag or the sound of music. Stand quietly until the music has stopped. If you are in a car, stop, get out, and follow the procedure. If you have small children in the car, you may remain in the car. On an Air Force or Navy base, you are only required to stop the car and remain seated inside. A civilian may salute the flag in the above situations by placing the right hand over the heart when outdoors or by standing with hands at their sides when indoors.

### **FAMILY READINESS GROUPS (FRG):**

A family readiness group is a voluntary organization that determines its own goals and activities and is the responsibility of each commander. It's one of the neatest ways to teach about your soldier's unit and his/her coworkers, to obtain accurate unit information and enjoy planned social activities. For active duty soldiers, FRGs normally meets monthly and the commander usually mails out newsletters to all his/her unit family. FRGs is unique to its unit and its mission and best noted for preparing soldiers and family members for deployment or mobilization. FRGs can help its members to communicate, share, and support each other. Those who understand the military are a source of strength and comfort to one another. They provide belonging to the unit as a whole. A FRG is only as successful as its participants are, which is you, the soldier and civilian employees and all their family members. So get involved and learn how your FRG can help you.

### **OTHER MILITARY FUNCTIONS AND COURTESIES**

At all social functions, all invited guests should try to speak to the guest(s) of honor and be sure to bid goodbye to the hostess and/or host. Always be punctual for social functions, do not come early. You may come early to meetings however, so that you can socialize before the meeting and to ensure

that it starts on time. At a ball or dining out, the ladies stand for the posting and retiring of the colors. They also stand and drink for all the toasts except the toast "to the ladies". If you do not drink alcoholic beverages, you may lift your glass for the toasts as a token. Ladies may stand for a standing ovation for a speaker. When entering or leaving an installation with a guarded gate at night, dim your headlights 50 feet before the gate so you won't blind the guard.

Although the military has a defined rank structure, spouses have no rank. It is still proper to address senior officers and their spouses by their last name, until they ask you to do otherwise. A chaplain may be addressed as chaplain or if Catholic by "Father".

A doctor is addressed by military rank, although in a clinic setting you may find "doctor" more comfortable. You are welcome to attend a change of command ceremony without a specific invitation. Attendance at the reception following should be by invitation.

**CHILDREN** - When children are included it will be specified on the invitation. Children are welcomed at parades and reviews as long as they are quiet and well behaved.

## **WHAT YOU SHOULD KNOW DURING SEPARATIONS AND DEPLOYMENT**

**Powers of Attorney and Wills:** - Many military spouses will face both personal and financial problems during periods of separation. To control these problems, one needs to be prepared. One legal instrument many military couples use is the power of attorney. There are two types of powers of attorney. The general power of attorney enables the spouse to conduct all the soldier's personal affairs while the special power of attorney is used for only one specific purpose, i.e., to sell a car. Powers of attorney should be issued for only a limited period of time so that the document can be reviewed and revised at certain intervals. The JAG office can assist in drafting, notarizing and witnessing a power of attorney. Another important legal document is a will. JAG will also assist in drawing up wills. Every soldier and military spouse should have a will...

It's inevitable as a military spouse, that you will experience some brief separations from your soldier. When these circumstances occur, we find it helpful to provide a general listing of important papers and documents that should be kept in a safe place. The following list is to help spouses prepare for periods of separations. Note: You should know where these documents are at all times.

### **Where are the following documents or papers?**

- Current ID cards and/or passports for all family members. Know where and how to obtain them.
- Birth Certificates
- Marriage Certificates
- Checking and saving accounts numbers, name and address of banks, and the whereabouts of safe deposit boxes.
- Insurance policies (auto, life, home and personal property)
- Wills
- Powers of Attorney
- Title and car registration
- Complete household inventory
- Letters of adoption
- Alien registration card (green card) and Naturalization papers
- Divorce papers
- Medical and dental record for all family members
- School records

### **TIPS FOR MANAGING THE HOUSEHOLD DURING DEPLOYMENT**

Take good care of yourself. Make sure that you eat right and maintain a nutritional diet.

Get enough sleep and exercise: but always contact your health care provider before starting an exercise program.

*Treat yourself to a special dinner or night out once in a while!*

*Help manage stress by setting aside time to do something you enjoy.*

Join your local “Waiting Spouse Net-Works”. This allows you great interaction with others like yourself. Keep in contact with your unit sponsor and family support group.

Take good care of your children. Keep in mind, that they need proper rest, a good nutritional diet, and exercise too. Set aside time for each individual child, as well as for family activities. Arrange for your children to have time with friends and other activities. Try keeping a “deployment calendar” or “map” to help children understand and deal emotionally with the other parent’s absence. Ensure that your children understand the role and responsibility that the absent parent plays in the Army or other Armed forces.

Think safety and security. Don’t make it public knowledge that your loved has been deployed. Advise your children to do the same and practice with what they should say on the telephone. Make sure you use the peephole in your door. All doors should have deadbolt locks. Keep emergency telephone numbers for police, fire department, and the ambulance close to the phone at all times. Contact the military police or police for additional suggestions or at the first sign of suspicious activity.

Seek professional help when you need it. Avoid trying to do everything yourself. Take advantage of military community support provided by teen recreation and

the child development centers. Contact family, friends, neighbors and spouses of other deployed service members whenever you need practical or emotional support. Most of all, don't forget your family readiness groups, Army Community Service, Family Service Centers and spouse's clubs. *There's a world of resources just waiting to assist you.*

**Does your family know all the payments that must be made, to whom, and when?**

- Rent
- Telephone
- Water
- Electricity
- School
- Insurance
- Loans
- Auto license fees
- Taxes
- Gas
- Cable

**DOES YOUR FAMILY KNOW?**

- Have you and your spouse established a family budget?
- Does your family understand TRICARE?
- Does your family understand TRICARE Dental Plan?
- Is your family familiar with the responsibilities of owning an automobile?
- Do members of your family know where to go for automobile repairs?
- Does your family know the location and telephone number of the STAFF JUDGE ADVOCATES OFFICE?
- Do you know if your unit has published a list of emergency and Support Agency phone numbers?
- Does your family know where the nearest hospital is located in case of emergency or treatment needed during after duty hours?
- Does your family have the phone number of the Rear Detachment Commander?
- Does your family know who to call in your absence?

**EMERGENCIES**

What if I have an Emergency? Many times, situations occur, where you feel it is necessary to request your spouse home from the field for an emergency. The military generally defines an emergency as follows: An Emergency is the Death or Critical Injury to an IMMEDIATE family member. Critically Injured means the possibility of death or permanent disability. IMMEDIATE family is defined as wife/husband, parents, children, grandparents (who raised your spouse in place of parents), or guardian (who raised your spouse in place of parents).

**NOTE:** The birth of a child, a broken arm, and the flu are not considered emergencies.



If your spouse's immediate family has an emergency and his presence is necessary, the Red Cross from that area will need to verify the situation with the Red Cross Office where **THE SOLDIER IS LOCATED**.

### **STEPS TO FOLLOW IN CASE OF AN EMERGENCY**

- 1. Make sure you know the soldier's social security number*
- 2. Get the name of the person having the emergency*
- 3. Know the nature of the emergency*
- 4. Get the name and location of the hospital*
- 5. Know the doctor's name*
- 6. Contact the Rear Detachment Officer*
- 7. Contact your local Red Cross. The Red Cross must verify the emergency*

Your spouse's unit commanding officer is the only one authorized to grant emergency leave. Emergency leave can be granted only when your spouse's presence will significantly contribute to assisting with the emergency. Please keep in mind that each soldier is valuable to the unit and is doing a vital, important job. A denial to grant leave does not mean that the request was not carefully considered. It may be difficult, but necessary, to refuse.

**NOTE:** Your family support group, friends, relatives, the Chaplain, and post civilian agencies in your community can often turn "emergencies:" around. **TRY THEM!**

### **FAMILY MEMBERS OF A RESERVIST (USAR) OR NATIONAL GUARDSMAN (USNG)**

Being in the Reserves and the National Guard is an opportunity and a proud tradition as well as challenging. Although there are differences in being an active duty (full-time) soldier, a reservist, or national guardsman, they can be called to active duty at any moments notice, and go anywhere to serve our country. USAR and USNG soldiers spend only one weekend out of the month and two weeks out of the year (AT). Reservists and National Guardsmen's family members are different in the sense that this is not a full-time job for their spouse and they normally hold full-time jobs elsewhere. So it's essential that these family members really understand the Army should their soldiers be activated and deployed. In today's Army it's not if they deploy, it's when they deploy. USAR and USNG family members need to be prepared and informed. Sometimes, as a spouse it may seem hard to measure the benefits; but a sense of pride in knowing that you are helping your country and a wealth of exciting and challenging experiences. The USAR and USNG offer many measurable benefits. These are some important steps to ensure that your time with the USAR is pleasurable and rewarding.

**The Army has expectations of its family members as it does with all of its soldiers:**

- **Support being one key component. This means being ready to take over when the USAR or USNG member is on duty.**
- **Planning for those weekend drills and annual training, to ensure the soldier that everything will be under control in his/her absence.**
- **Participate in the unit family support group and or activities and learning what USAR or USNG unit your spouse belongs to.**

**As USAR and USNG family members, you too receive an ID card and this entitles you to utilize any recreational facilities on the major installation, allows unlimited access to shop at the PX and 12 times a year to shop at the commissary. Your ID card also enrolls you into the DEERS program. The DEERS system verifies that you are eligible for medical care (if your soldier is called for active duty or active duty training for more than 30 days). Family members eligible for ID cards include: spouse (and some former spouses); un-remarried widow or widower; children at age 10 and unmarried children under the age of 21 (including adopted or stepchildren); children under the age 10 may be eligible for an ID card if they are not living with a family member who is eligible for an ID card, or under special circumstances, such as living with a sole parent; unmarried children between 21 and 23 who are attending college full time. Additional information on ID card eligibility can be acquired by contacting your nearest military installation ID card section.**

**To obtain an ID card, you must contact the soldier's local Reserve Center. Your soldier must complete the DD Form 1172 to obtain an ID card. To obtain information on any concerns or questions you may have about the USAR and USNG we have provided a list of Family Program Coordinators for the Reserve components. (Page 16&17)**

### **IMPORTANT ARMY RESERVE/NATIONAL GUARD NUMBERS**

<u>NAME</u>	<u>PHONE NUMBER</u>
USAR Center: _____	_____
Chaplain: _____	_____
Family Assistance Center: _____	_____
Family Support Group Contact: _____	_____
Sergeant Major/ First Sergeant: _____	_____
Unit Commander: _____	_____
Unit Administrator: _____	_____

## **What does the Army expect of a Reservist / Guardsman and Family?**

When your spouse becomes a Reservist/Guardsman, they are agreeing to stay physically fit, well trained and ready to serve in case of state or national emergency. Being a reservist is an opportunity and a proud tradition. It is also a challenge as Reserve members juggle their military duties, civilian jobs, and family obligations. Reserves and National Guard duty are just as rewarding as being a regular active duty soldier. It's important that as a Reserve or National Guard family member that you are prepared and informed during periods of separation or deployment. To better support and understand your spouse's role, here are a list of things the Army expects of your soldier and his/her family.

### **In order to stay ready all members should:**

- Be physically fit
- Maintain personal uniforms and equipment to standard
- Be educationally qualified for the job and for promotion
- Attend scheduled drills, annual training, and other periods of duty as required
- Tell his or her family about the unit's mission, training requirements and schedule
- Tell family members about benefits
- Get family members involved with the unit's family support group
- Ensure his/her family is prepared for emergencies or periods of separation
- Develop a Family Care Plan that provides for guardianship and care of children or other dependents
- Keep Emergency Data Form and SGLI beneficiary information up-to-date

As a Reserve or National Guard family member, you too receive many benefits although your soldier isn't a full-time soldier. You are authorized an ID card which entitles you to use the Post Exchange (PX), commissary access once a month and automatically enrolls you in the DEERS program (if your soldier is called for active duty for more than 30 days). Family members of reservist and national guards are able to utilize all facilities (fitness centers, library, education centers, pools, etc) at any major installation, with the exception of medical and dental facilities; (unless the soldier is called on active duty for more than 30 days).

**Remember, you are just as special as our active duty family members**  
**And we want you to be just as informed.**

## **HOUSING**

### **ROUTINE HOUSEHOLD PROBLEMS:**

**DO you know what things are to be repaired by you and what items are the landlords or Housing Office's responsibility?**

**Do you know whom to contact for home maintenance (plumbing, heating, air-conditioning, electrical failure, and etc.)?**

Do your windows and doors have good locks?  
Do you know where your fuse/circuit box is located? If fuses are required, do you have an adequate supply and know the safe procedures to replace them?  
Did you know that if you are waiting for government housing and it becomes available while your spouse is deployed you would need a POWER OF ATTORNEY to ship/receive your household goods?

### **SELF HELP**

There is a Self-Help Store on your installation that provides supplies for minor quarter's repair, upkeep, and general maintenance. The following items are available for checkout **FREE OF CHARGE**: lawn fertilizer, push lawn mowers, plungers, window shades, toilet seats, garden tools, curtain rods, etc...

### **ON POST HOUSING EMERGENCIES**

The Directorate of Base Operations (DBOS) will attempt to respond to emergency requests within 30 minutes. Family housing residents should call DBOS Work Order Section on your installation, 24 hours a day, 7 days a week. The following are considered emergencies: gas leaks, heating problems during the winter, Electrical problems which could lead to personal harm and/or damage to property, electrical program on ranges, serious water leaks, broken lines, hot water heaters, drain and sewer lines, and problems arising from floods and storms including washouts in roads, plugged drainage tile, fallen trees, roof leaks, etc...

### **EXTENDED ABSENCES**

If you are departing your quarters for an extended period, it is advised that you notify the Military Police (if living on-post) or civilian police (off-post) so that security and fire checks can be conducted periodically. Arrangements should be made with a neighbor or friend to take care of your dwelling; i.e. lawn mowing, pet care etc...

If you are living on post and depart your quarters for periods of thirty or more days, you need to report this to your Post Housing Office. If it becomes necessary to terminate your occupancy while your spouse is away, you must have a POWER OF ATTORNEY to effect shipment of household goods. Quarter's termination can be scheduled by calling your Housing Office.

### **Home Security/Crime Prevention**

When living in quarters for an extended period of time, you may develop a false sense of security and forget to lock all the doors to your quarters. Experience indicates that some have walked around in their homes very lightly dressed, with all blinds and windows open. This is an invitation for a would-be criminal to enter your quarters. If a repairman or any solicitor requests entry into your home you

**should first ask for identification and then verify it by phone before allowing entry. Here are some security tips:**

- Should you have to leave your home, have a neighbor watch it. In the event of any unusual occurrence call the MP's on your installation.
- If you notice strangers loitering in your housing area, get a description of the individuals and notify the MP's. Under no circumstances should you admit strangers into your home.
- When shopping make a mental note, "Did I lock my car?" Be sure not to flash large sums of money, and never enter your car before you've checked the front and back of the passengers area.
- If you are going to be staying with family or friends during your spouses absence, that could serve as an advertisement that your quarters are empty. Military and civilian police will provide security checks on your home during absence. Contact your law enforcement agency for details.
- A safety deposit box at your bank is a very inexpensive way to protect those important and irreplaceable papers and items. They come in a variety of sizes, depending on your needs.

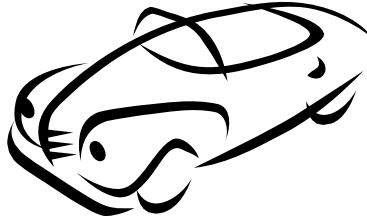
### **TRANSPORTATION**

- **Can you drive?**
- **Do you have an extra set of keys? Do you know where they are?**
- **Do you know where your spouse will park the car?**
- **Did you know if your spouse leaves the car in a unit holding area and deploys that you must have completed a release form indicating that you, by name, may take it out of the area? This must be filled out BEFORE your spouse leaves.**
- **Do you know how to attend to minor car maintenance?**
- **Do you know what to do if the car breaks down?**
- **Do you know if the car is due for maintenance and where to take it?**
- **Is a receipt from the insurance company or other proof of insurance kept in your car at all times?**

**NOTE: These questions should be answered before your spouse deploys!**

Even though you may drive safely and defensively, accidents still do happen. If one happens to you **DON'T PANIC**. Tend to all injuries, first, and then call in the help of the local police for your protection. All insurance companies furnish "what to do" type form. One of these forms and some pertinent information about your insurance coverage kept in your glove compartment will put you way ahead of this emergency. Know where your insurance papers are kept and contact your insurance company representative as soon as possible. You may also check with your legal Assistance.

If you have an accident on post, don't leave the scene. Immediately report it to the Military Police. If you leave post, and leave a car parked on post, make sure you call the Provost Marshal and report it. Always be sure your car is locked. Keep an extra set of keys at home.



### **AUTOMOBILE REPAIRS**

The Automobile Shop offers reasonable rates and is available for wrecker service and minor repairs. If the service is not available at the Auto craft Shop, they will analyze your problem and give you an idea of where to go obtain service at a fair price. Call your Auto Shop for additional information on services available.



### **HOW TO USE THIS NEXT SECTION**

This section is designed to assist you in the event your sponsor is deployed. Should deployment occur, you would need to be able to make the transition to functioning in the soldier's absence.

Families must be prepared to assume duties shared by the sponsor. Paying bills, automobile maintenance, cashing bonds, and managing the home can become nightmares unless each family member understands where documents are located and how to conduct family affairs. This handbook is designed for family input. Each member of your family should work together to locate documents, collect information on accounts, and provide data to be used in case of separation due to deployment. It is extremely important to complete the worksheets. By doing so, you will greatly reduce the stress associated with separation. Once you have completed this handbook, you will have a reference document that will enable your family to be successful during times of deployment. Make sure you keep the entire handbook in safe place and update changes as they occur.

## **DEPLOYMENT WORKSHEETS**

This book belongs to \_\_\_\_\_  
My sponsor's unit is \_\_\_\_\_  
The unit's telephone number is \_\_\_\_\_  
If this book is found, please return to \_\_\_\_\_

Fill Out this information and keep near your telephone. It will be useful if you have in an emergency that requires getting in touch with your spouse.

### **Unit Information**

Unit: \_\_\_\_\_

Officer In Charge: \_\_\_\_\_

NCO in Charge: \_\_\_\_\_

Spouse's Company/Battery: \_\_\_\_\_

Spouse's Platoon: \_\_\_\_\_

Spouse's Company/Battery Commander: \_\_\_\_\_

Phone: \_\_\_\_\_

Spouse's First Sergeant: \_\_\_\_\_ Phone: \_\_\_\_\_

Rear Detachment telephone number: \_\_\_\_\_

Rear Detachment Non-Duty Hour Telephone Number: \_\_\_\_\_

Family Support Group Contact Person: \_\_\_\_\_

Phone: \_\_\_\_\_

Unit Chaplain: \_\_\_\_\_ Phone: \_\_\_\_\_

Unit Finance Representative: \_\_\_\_\_ Phone: \_\_\_\_\_

## **DOCUMENTS**

<b><u>ITEM</u></b>	<b><u>LOCATION</u></b>
Marriage Certificate	_____
Births Certificates	_____
Shot Records	_____
Citizenship Papers (if required)	_____
Adoption Papers (if any)	_____
Passports (if any)	_____
Id Cards	_____
Sponsor's Social Security Number	_____
Leave and Earnings Statement (LES)	_____
Powers Of Attorney	_____
Wills	_____
Automobile Insurance	_____
Automobile Title and Registration	_____
Mortgage and Loan Papers	_____
Deeds	_____
Income Tax Records	_____
Safe Deposit Box	_____
Household Insurance policy	_____
Savings Bonds	_____
Other Papers of Significance	_____



## FINANCES



If you do not have a joint checking account, then your spouse may have an ALLOTMENT made out to you. This guarantees that you will always be sent a certain amount of money, which is, determined by the amount your spouse requests. You'll get a check in the mail, made out to you, once a month. The decision to ensure that you have adequate finances during your spouse's absence is an important one!!

### THINGS TO REMEMBER IN MANAGING YOUR FINANCES

- Keep a good credit rating by paying your bills on time.
- You should not count on your spouse sending you money by mail it's slow and uncertain.
- Keep plastic money (credit cards) to minimum. It gives you a false sense of wealth where there really isn't any money.

The following page is an outline to help you in figuring your budget and how much money you will need to meet monthly expenses.

### FINANCIAL INSTITUTIONS

<u>ITEM</u>	<u>ADDRESS</u>	<u>ACCOUNTS</u>	<u>PAYMENT</u>	<u>DUE</u>
-------------	----------------	-----------------	----------------	------------

#### INSURANCE

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

#### MARKETABLE SECURITIES

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

#### BANK ACCOUNTS

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

## Money Checklist

**Do you and your spouse have a joint checking account?**

**Does your spouse have CHECK TO BANK deposit? If not, do you have POWER OF ATTORNEY so you can receive and deposit the checks in his absence?**

**Will YOUR bank accept a power of attorney (not all banks do!!)?**

**Do you know?**

- How deposits are made?
- How to balance your checkbook?
- How to read a bank statement?
- How to write checks?
- What service charges are?
- What minimum balance means?

**If you answered “NO” to any of these questions, call your local Army Emergency Relief and sign up for the Financial Planning Class.**

**Fort Knox AER # (502) 624-1996**

### Extra Expenses Your Spouse May Have While Deployed

- Uniform upkeep where your spouse is located
- Stamps and stationary
- Recreation
- Food
- Petty cash
- Phone charges

**The CHECK TO BANK program automatically deposits your spouse’s check into a bank account. This is the easiest, fastest, and safest way to get your money. You MUST have a joint checking account to use it or a power of attorney, which your bank needs to approve prior to your spouse’s departure.**

## MONTHLY FINANCIAL WORKSHEET

### INCOME:

BASE PAY	\$ _____
QUARTERS ALLOWANCE	\$ _____
COLA (cost of living)	\$ _____
BAS (subsistence allowance)	\$ _____
OTHER ALLOWANCES	\$ _____
TOTAL	\$ _____

**DEDUCTIONS :**

FEDERAL WITHHOLDING TAX	\$ _____
STATE WITHHOLDING TAX	\$ _____
FICA (social security)	\$ _____
INSURANCE	\$ _____
LAUNDRY	\$ _____
ALLOTMENTS	\$ _____
OTHER DEDUCTIONS	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

**AVAILABLE INCOME (LESS DEDUCTIONS) TOTAL \$ \_\_\_\_\_**

**MONTHLY EXPENSES:**

RENTAL /HOUSE	\$ _____
UTILITIES	\$ _____
GAS	\$ _____
ELECTRICITY	\$ _____
TELEPHONE	\$ _____
HEATING	\$ _____
WATER	\$ _____
FOOD (ALL groceries, meat, bakery, pets)	\$ _____
CLOTHING	\$ _____

**CLOTHING UPKEEP:**

(Dry-cleaning,washing,ironing)	\$ _____
PERSONAL ITEMS	\$ _____

**PAYMENTS:**

CAR	\$ _____
FURNITURE	\$ _____
TV (cable, HBO)	\$ _____
NEWSPAPER/MAGAZINES	\$ _____
GASOLINE	\$ _____
RECREATION (movies, bowling, etc.)	\$ _____
DENTAL AND /OR MEDICAL	\$ _____
GIFTS	\$ _____
CONTRIBUTION TO CHARITY	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

TOTAL MONTHLY INCOME:	\$ _____
TOTAL MONTHLY EXPENSES:	\$ _____

## BILLS

<u>SOURCE</u>	<u>NAME/ADDRESS</u>	<u>DATE DUE</u>	<u>AMOUNT</u>
RENT	_____	_____	_____
UTILITIES	_____	_____	_____
WATER/SEWER			
ELECTRICITY	_____	_____	_____
TELEPHONE	_____	_____	_____
GARBAGE	_____	_____	_____
HEAT	_____	_____	_____
CABLE TV	_____	_____	_____
FOOD	_____	_____	_____
CLOTHING	_____	_____	_____
CAR PAYMENT	_____	_____	_____
GASOLINE	_____	_____	_____
LOAN	_____	_____	_____
CAR REPAIRS	_____	_____	_____
SAVINGS	_____	_____	_____
CREDIT CARDS	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
OTHER	_____	_____	_____

**TOTAL AMOUNT DUE** \_\_\_\_\_

### **AUTOMOBILE CHECKLIST**

- Make of automobile\_\_\_\_\_ Model\_\_\_\_\_ Year\_\_\_\_\_
- License Plate Number\_\_\_\_\_ Expiration Date\_\_\_\_\_
- Is the car under warranty? \_\_\_\_\_YES \_\_\_\_\_NO
- Will the car need a tune-up prior to deployment? \_\_\_\_Yes \_\_\_\_NO
- Will the car need a tune-up before the unit returns? \_\_\_\_YES \_\_\_\_NO
- Where is the tune-up work to be done? \_\_\_\_\_
- What kind of gasoline does the car take? \_\_\_\_\_
- What size tires does the car need? \_\_\_\_\_
- Are the tires in good condition? \_\_\_\_\_YES \_\_\_\_\_NO
- Will the tires last through this deployment? \_\_\_\_Yes \_\_\_\_No
- If a tire must be replaced, what brand should be purchased?
- Do the present tires have a guarantee?\_\_\_\_\_
- Where is the guarantee located? \_\_\_\_\_
- Where should the new tires be purchased? \_\_\_\_\_
- How old is the battery? \_\_\_\_\_
- Does the battery have a guarantee? \_\_\_\_\_YES \_\_\_\_\_NO
- Where is the guarantee located? \_\_\_\_\_
- Where should the new battery be purchased? \_\_\_\_\_
- When is the car insurance payment due? \_\_\_\_\_
- To whom must it be paid? \_\_\_\_\_
- When does your state inspection sticker expire? \_\_\_\_\_
- Will the car need lubrication during the deployment? \_\_\_\_YES \_\_\_\_NO
- If Yes, where? \_\_\_\_\_
- What type of oil does it use? \_\_\_\_\_
- When should it be changed? \_\_\_\_\_
- Is there an extra car key? \_\_\_\_\_YES \_\_\_\_\_NO
- Where is it? \_\_\_\_\_

## **WHEN IT'S TIME TO MOVE**

Living in a variety of places is exciting as well as challenging. Moving can be fun if one prepares for a move and knows what to expect. Every soldier is given a weight allowance according to his pay grade. This weight allowance is the maximum weight authorized to be moved at government expense under the Joint Travel Regulations (JTR). Your total JTR allowance includes the weight of personal property or household goods you ship, place in storage, and send ahead. The soldier pays all the charges connected with any excess weight, which can be very costly. Therefore, it is important to stay within the weight allowance. A split shipment means you can ship some household items early so they will be there when you arrive. Your second shipment may arrive after you do. Most transportation offices hold transportation briefings; try to attend one prior to each move. At the briefing you can inquire as to the insurance coverage limits the US government will reimburse for loss or damage. If the coverage is less than your total household amount, you can purchase additional insurance coverage through such agencies as Armed Forces Cooperative Insuring Association or USAA. This coverage must be purchased prior to shipment.

### **Some helpful hints:**

1. Make an appointment with transportation immediately upon receiving orders. Do not delay.
2. Gather copies of documents that are needed for this appointment:
3. PCS ORDERS, Order amendments, Power of Attorney, or signed letter of authorization if the spouse is not able to attend this appointment.
4. During the Appointment: questions and concerns about your move.
  - A. Ask questions about regulations:  
weight allowances, items that can't be shipped, pets, automobiles, your responsibilities in terms of packing and cleanup, the mover's responsibilities.
  - B. Records you should keep  
Moving expenses, inventory, government forms, etc.
  - C. Dates for pickup and delivery of your household goods.  
These dates may be determined by you.

**DITY (The Do It Yourself move) – a cash incentive may make it worthwhile for you to move yourself. Find out about this type of move from transportation.**

5. Hand carry important documents, expensive jewelry, coin or stamp collections. On packing day, be sure these and all luggage which are going with you are in the car or in a room which will not be packed.
6. When something is dismantled by the movers such as a crib, put all screws, nuts and bolts in a small plastic bag and label it. Put all these small bags in a special container such as an old coffee can or Tupperware container. When this container is packed put an "X" on the shipping box and also on the inventory, you will find it easily when you unpack and start reassembling the items.
7. If you have glassware or breakables in your bedrooms you may wish to bring them to the kitchen or dining room where the breakables are being packed.

8. Since light items are left in dresser drawers for overseas moves, you may want to put clothing that you are not carrying with you in the drawers before the shippers arrive.
9. Put all cleaners and liquids in a place where they will not be packed. Be sure to discard trash or it will move with you to your new home.
10. Keep original boxes from your large items such as TV, stereo, computers, and other fragile items. You can put the items in these boxes before the packers arrive but let the packers seal the boxes.
11. Wash curtains and linens before you ship them because you won't have time to wash them all on the other end before you use them.
12. To prepare your refrigerator and/or freezer for shipment and /or storage, clean it thoroughly, then place coffee grinds or charcoal in an old sock. Put the sock along with crushed up newspaper inside the freezer and/or refrigerator to help eliminate the growth of mold and mildew.
13. When unpacking your household goods, be sure to shake out every piece of packing paper. Small items can be inadvertently thrown out with paper.
14. Compile a complete inventory of household goods and keep it up to date. Photographs of high value items are recommended.

### **SOME TIPS TO HELP MAKE MOVING A POSITIVE EXPERIENCE**

1. Plan ahead- as soon as you receive PCS orders, start scheduling required meetings and household chores. You may need to make arrangement for updating immunizations and obtaining passports for an overseas move.
2. Discuss the move. Keep the lines of communication open so that any concerns of family members can be dealt with as they arise.
3. Learn about your duty station. Visit the Army Community Service Relocation Assistance Office at your duty station. They will assist you by loaning items from the loan closet and providing information about your new duty station.
4. Request a sponsor at your new duty station if one isn't provided for you. A sponsor can give you an inside look at your new community.
5. Start keeping lists of household goods you will want to ship. Keep a file on helpful ideas for packing and moving. Be sure to leave your new address with friends and relatives.

### **MOVING CHECKLIST: Important places to contact when planning a move.**

1. Transportation- to arrange the moving/storage of your furniture, car (car for overseas move only)
2. Housing Office- To notify them of your upcoming PCS move
3. Finance Office- to make any needed financial arrangements.
4. Commander's Office- to apply for leave, if taken with travel time (another office may also provide this service.
5. Banks/Credit Unions- to close accounts, arrange for direct deposit, or set aside travel funds. Remember to make arrangements regarding autos that are currently financed by a lien holder.
6. Schools- pick up children's records and review educational concerns.
7. Hospital/Doctor- picks up medical records.
8. Utilities/Phone Companies- to arrange to cut off service.
9. Post Office- to complete change of address forms.

## **WHAT DOES IT MEAN?**

A new military spouse will quickly discover that the military has its own language. This language consists of acronyms. Once you understand that these acronyms all stand for a phrase or words you will easily learn to speak military jargon. You may at least attempt to guess what they represent. Following is a list of common terms and acronyms.

AFTB:	Army Family Team Building
AAFES:	Army and Air Force Exchange System (PX)
ACS:	Army Community Service
ADA:	Air Defense Artillery
A Rations:	Hot Meals (real food)
AER:	Army Emergency Relief
AF or APF:	Appropriated Funds (comes from Congress & must be used only for the stated purpose)
AG:	Adjutant General
AIT:	Advance Individual Training
AR:	Army Regulation
ARCOM:	Army Commendation Medal
ARTEP:	Army Training and Evaluation Program
Article 15:	Punishment other than Court Martial Imposed by the Company Commander, Battery Commander, or Battalion Commander
ASAP:	As soon as possible
AVN:	Aviation
AWOL:	Absent without leave
BAQ:	Basic Allowance for Quarters
BDE:	Brigade
BDUs:	Battle Dress Uniform
BN:	Battalion
BOQ:	Bachelor Officer's Quarters
CADRE:	Personnel permanently assigned to a Training or Provisional unit or to a unit being newly organized.
CAV:	Cavalry
CBR:	Chemical-biological –Radiology
CDC:	Child Development Center
CDT:	Cadet
CDR:	Commander
CCF:	Correctional Custody Facility
CG:	Commanding General
CHAMPUS:	Civilian Health and Medical Program Uniform Services, a Health insurance that Helps pay a portion of medical care costs when care is received from a civilian doctor or facility.
CO:	Commanding Officers
COFS, COS:	Chiefs of Staff
Chinook:	A large helicopter that carries soldiers and equipment.



CINC:	Commander in Chief (in Europe, A * * * * General)
COB:	Close of Business
COLORS:	Flag of a nation or an Army unit.
Commissary:	Grocery store
CP:	Command Post
CPX:	Command Exercise
Cobra:	A small Army assault helicopter
CONUS:	Continental United States
CQ:	Charge of Quarters
CQ runner:	Person who runs errands for CQ
DA:	Department of the Army
DAC:	Department of the Army Civilian
DB:	Daily Bulletin
DEERS:	Defense Enrollment Eligibility Reporting System.
DENTAC:	US DENTAL Activity
Detail:	A duty assigned to one or more persons.
DISCOM:	Division Support Command
DIV:	Division
DOD:	Department of Defense
DCSPER:	Deputy Chief of Staff for Personnel
DPCA:	Director of Personnel & Community Activities
Duty Roster:	Duty Schedule maintained by unit 1SGT.
EER:	Enlisted Evaluation Report
EFMB:	Expert Field Medical Badge
EFMP:	Exceptional Family Member Program
EIB:	Expert Infantry Badge
EM:	Enlisted Member
ENG:	Engineers
ETS:	Expiration of Term of Service
Family member:	Spouse & children of soldier
FA:	Field Artillery
FACMT:	Family Advocacy Committee
FCC:	Family Child Care
FM:	Field manual
FORSCOM:	Forces Command
FTX:	Field Training Exercise
FY:	Fiscal Year (October 1-September 30)
FYI:	For Your Information
Gamma-Goat:	6 wheeled truck
GED:	General Education Diploma (equivalent to a high school diploma)
GI Party:	Soldiers get together to clean and scrub their Barracks
G-1:	General's staff dealing with Personnel/ administration
G-2:	General's staff dealing with military Intelligence
G-3:	General's staff dealing with training.
G-4:	General's Staff dealing with supply

HHC:	Headquarters and Headquarters Company
HOR:	Home of Record
Howitzer:	Indirect firing weapon, the core of the Field artillery
Huey:	A small helicopter
ID Card:	Identification Card, all family members 10 yrs. & Older must have to enter certain post facilities & to receive dental & medical care.
IG:	Inspector general
INF:	Infantry
JAG:	Judge Advocate General i.e. Military lawyer
Jumps:	Joint Uniform Military Pay System
LN:	Local National (German, Italian, Korean)
LOI:	Letter of Instruction
M-16:	A rifle
MEDDAC:	US Medical Activity
MFR:	Memorandum for Record
MI:	Military Intelligence
MLRS:	Multiply Launch Rocket System
MOS:	Military Occupational Specialty
Motor Pool:	Military maintenance area
MP:	Military police
MRE:	Meal ready to eat (Dehydrated food)
NA:	Not applicable
NAF:	Non-appropriated Funds (generated locally)
NATO:	North Atlantic Treaty Organization
NCO:	Non-commissioned Officer, SGT's
NOCIC:	Non-commissioned Officer in charge
NLT:	Not later than
OCS:	Officer Candidate School
OER:	Officer Evaluation Report
OJT:	On The Job Training
OCONUS:	A duty assignment outside the Continental U.S., i.e. Korea, Germany, Alaska, Hawaii.
PAO:	Public Affairs Officer
Pay Grade:	Enlisted personnel - E-1 through E-9 Officer personnel O-1 through O-9
PCS:	Permanent Change of Station
PLT:	Platoon
PMO:	Provost Marshal's Office
POL:	Petroleum, oil, & Lubrication (fuel)
Police Call:	A detail with instructions to clean up the grounds within a company (battery) or battalion area
POV:	Privately owned vehicle
Quarters:	Place of residence of military personnel and their family members.
RA:	Regular Army

Re-up:	Reenlist
ROCT:	Reserve Officer Training Corps
SD:	Staff Duty or Special Duty
SDNCO:	Staff Duty Noncommissioned Officer
SDO:	Staff Duty Officer
Short-timer:	A soldier who has only minimum time left in the Army or at a duty station
Sick Call:	The time of day when individuals can go for Medical care without an appointment
SIG:	Signal (communication)
SOP:	Standard Operational Procedure
SQT:	Skill Qualification Test
SSN:	Social Security Number (know your Sponsor's SSN#)
Subsistence:	A small pay allotment given for food
S-1:	Personnel Officer who is called an Adjutant
S-2:	Intelligence and security
S-3:	Training
S-4:	Supply and logistics
Ta-50:	Regulation equipment issued to soldiers <ul style="list-style-type: none"> <li>• Helmet, sleeping bag, mess gear, and web gear, ECT.</li> </ul>
TAPA:	Total Army Personnel Agency
TBA/TBO:	To be Announced / To be Determined
TDY:	Temporary Duty
TI:	Technical Inspection
TMP:	Transportation Motor pool
TOC:	Tactical Operational Center
TOP:	Slang for first sergeant
TOW:	An anti-tank missile system
Track:	An armored personnel carrier which transports a squad of soldiers
TRADOC:	Training Doctrine Command
UCMJ:	Uniform Code of military Justice
USAR:	United States Army Reserve
USAREUR:	United States Army, Europe
USR:	Unit Status Report
XO:	Executive Officer in unit
YA:	Youth Activities

Due to the military's constant endeavor to improve facilities and Services, acronyms are constantly being changed, added or deleted.

## MILITARY TIME

Telling military time can also confuse the new Army spouse. If you just remember that the time up to 1200 is the same as civilian time without the colon (:). After 1200 hours the time is in the P.M. and you subtract 1200 from the number. (ie. 1400 minus 1200 is 2:00 P.M.) Once you master this you will be able to go back and forth between military time and civilian time.

Civilian	Military
1 am	0100
2am	0200
3am	0300
4am	0400
5am	0500
6am	0600
7am	0700
8am	0800
9am	0900
10 am	1000
11 am	1100
12am (noon)	1200
1pm	1300
2pm	1400
3pm	1500
4pm	1600
5pm	1700
6pm	1800
7pm	1900
8pm	2000
9pm	2100
10pm	2200
11pm	2300
12pm (midnight)	2400

## **MILITARY RANKS**

**COMMISSIONED OFFICER:** Officers receive their commissions from four sources; United States Military Academy, ROTC (Reserve Officer Training Corps), OCS (Officers Cannidate School) and by Direct Commission. The following list of officer ranks is from high to low. Company grade officers are pay grades 0-1, 0-2, and 0-3 Field grade officers are pay grades 0-4 and 0-5 while senior officers are pay grade 0-6. General Officers are pay grades 0-7 and above.

<b>Abbreviation</b>	<b>Rank</b>	<b>Pay Grade</b>	<b>Insignia</b>
GEN	General	0-10	4 Silver Stars
LTG	Lieutenant	0-9	3 Silver Stars
MG	Major General	0-8	2 Silver Stars
BG	Brigadier General	0-7	1 Silver Star
COL	Colonel	0-6	Silver Eagle
LTC	Lieutenant Colonel	0-5	Silver Oak Leaf
MAJ	Major	0-4	Gold Oak Leaf
CPT	Captain	0-3	2 Silver Bars
1LT	First Lieutenant	0-2	1 Silver Bar
2 LT	Second Lieutenant	0-1	1 Gold Bar

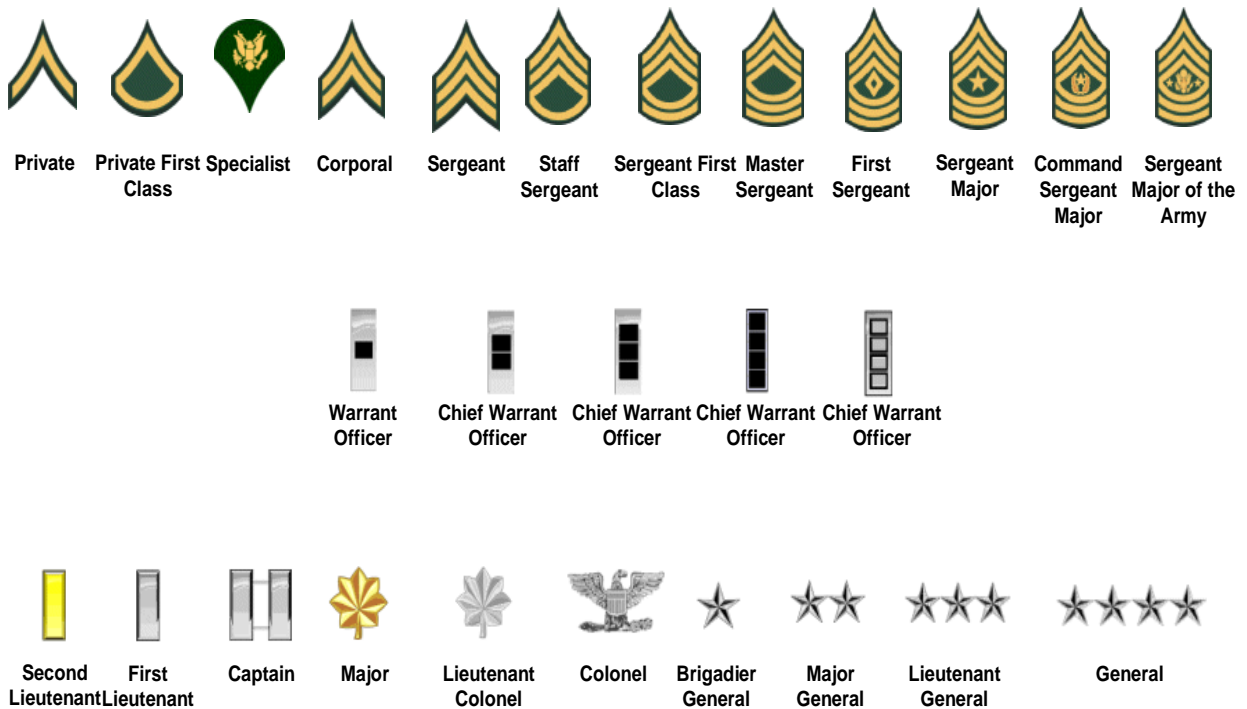
**Warrant officers are commissioned leaders who posses technical skills and are addressed as MR., Ms., or Chief**

<b>Abbreviation</b>	<b>Rank</b>	<b>Pay Grade</b>	<b>Insignia</b>
CW4	Chief Warrant	W-4	Silver bar w/4 pips
CW3	Chief Warrant	W-3	Silver bar w/3 pips
CW2	Chief Warrant	W-2	Silver bar w/2 pips
WO1	Warrant Officer	W-1	Silver bar w/1 pip

**ENLISTED: Non-commissioned officers (NCOs) are soldiers in the pay grades of Corporal (CPL, E-4) and above. They have authority to issue orders.**

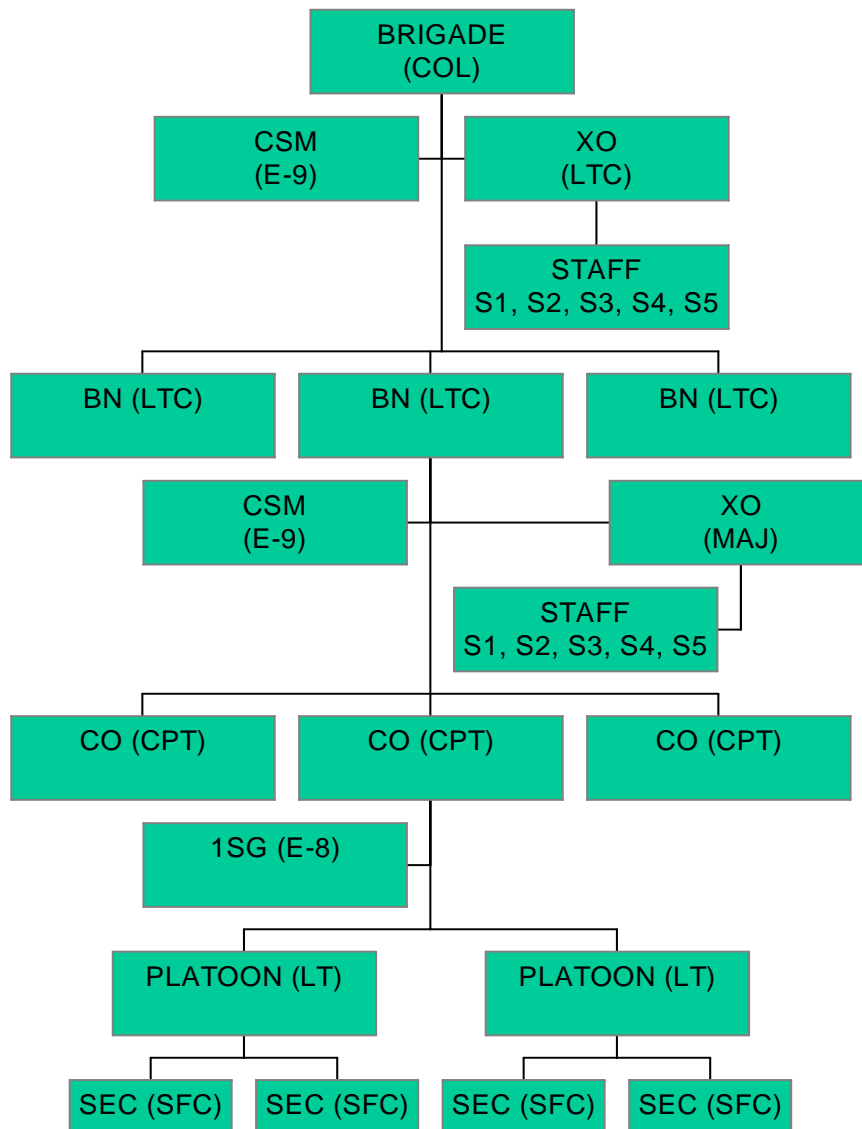
<b>Abbreviation</b>	<b>Rank</b>	<b>Pay Grade</b>	<b>Insignia</b>
CSM	Command Sergeant Major	E-9	6 stripes W/Crested star
SGM	Sergeant Major	E-9	6 stripes w/Star
1SG	First Sergeant	E-8	6 stripes w/Diamond
MSG	Master Sergeant	E-8	6 stripes
SFC	Sergeant First Class	E-7	5 stripes
PSG	Platoon Sergeant	E-7	5 stripes
SSG	Staff Sergeant	E-6	4 stripes
SGT	Sergeant	E-5	3 stripes
CPL	Corporal	E-4	2 Stripes
SPC	Specialist	E-4	Solid Triangle pointing down
PFC	Private First Class	E-3	2 stripes - triangle pointing up.
PVT	Private	E-2	1 stripe
PVT	Private	E-1	No insignia

# UNITED STATES ARMY RANK INSIGNIAS



## ARMY COMMAND STRUCTURE

The chart below depicts a brigade (BDE), battalion (BN) or a battery (BTRY) organization that is generally representative of what you may find in your military spouse's unit. There may be more of fewer battalions or batteries in the unit with different staff officers.



## USEFUL WEBSITES

AIR FORCE RESEVE <http://www.Afreserve.com>  
 AIR NATIONAL GUARD <http://www.Ang.af.mil>  
 Army Community Service <http://www.goacs.org>  
 Army Family Liaison <http://www.hqda.army.mil/acsim/family/family.htm>  
 Army Emergency Relief <http://www.aerhq.org>  
 Army Family Team Building <http://trol.redstone.army.mil/mwr/aftb/index.html>  
 ARMY NATIONAL GUARD (ARNG): <http://www.ngb5.ngb.army.mil>  
 ARMY RESERVE (USAR) <http://www4.army.mil/usar>  
 Army Reserve Benefits [http://www.army.mil/usar/benefits/toc\\_bnft.htm](http://www.army.mil/usar/benefits/toc_bnft.htm)  
 Army One Source <http://www.armyonesource.com>  
 American Red Cross <http://www.redcross.org>  
 COAST GUARD RESERVE <http://www.uscg.mil/hq/reserve/reshmpg.html>  
 DEERS E-MAIL <http://www.ochampus.mil/DEERSAddress>  
 (E-mail changes to Defense Enrollment Eligibility Reporting System)  
 DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS) Indianapolis: <http://www.asafm.army.mil/DFAS>  
 DEPARTMENT OF DEFENSE <http://www.defenselink.mil>  
 EMPLOYER SUPPORT OF THE GUARD AND RESERVE: <http://www.ncesgr.osd.mil>  
 Headquarters Department of the Army <http://www.hqda.army.mil>  
 LIFELINES: <http://www.lifelines4gol.org>  
 MARINE RESERVE: <http://www.marforres.usmc.mil/mcrsc.nsf>  
 MILITARY ASSISTANCE PROGRAM "MAPSITE": <http://dticaw.dtic.mil/mapsite>  
 (Helpful information on family services, finances, and more)  
 MILITARY PERIODICALS: <http://www.dtic.mil/search97doc/aulimp/main.htm>  
 (Index to Military Periodicals)  
 NATIONAL GUARD: <http://www.ngb.dtic.mil>  
 NAVY RESERVE: <http://www.navresfor/navres.html>  
 RESERVE AFFAIRS (Office of Assistant Secretary of Defense): <http://raweb.osd.mil>  
 STANDARD FORMS (SFs): <http://web1.whs.osd.mil/icdhome/sfeforms.htm>  
 TAPS (Tragedy Assistance Program for Survivors, Inc.):  
 (Grief support and services for the survivors of military line-of-duty deaths.) <http://dticaw.dtic.mil/mapsite>  
 U.S. ARMY COMMUNITY and FAMILY SUPPORT CENTER  
 Morale, Welfare, and Recreation (MWR): [www.armymwr.com](http://www.armymwr.com)  
<http://trol.redstone.army.mil/mwr/index.html>  
 (Helpful links to soldier and family issues, recreation, and more.)  
 U.S. POSTAL SERVICE: <http://www.usps.gov>  
 (Home page; mail manuals, rate calculations, zip codes, and more.)  
 VETERANS AFFAIRS (VA): <http://www.va.gov>  
 Tricare <http://www.tricare.osd.mil>  
 One Stop Housing <http://www.onestoparmy.com>  
 USERRA (Uniformed Services Employment & Reemployment Rights Act) <http://www.osc.gov/userra.htm>  
 US Army Links <http://www.army.mil>  
 Standard Installation Topic Exchange Service (SITES) <http://dmdc.osd.mil/sites>



## **THE MILITARY WIFE**

The good Lord was creating a model for military wives and was into his sixth day of overtime when an angel appeared. She said, "Lord, you seem to be having trouble with this one. What's wrong with the standard model?"

The Lord replied, "Have you seen the specs on this order? She has to be completely independent, possess the qualities of both mother and father, be a perfect hostess to four to 40 within an hour's notice, run on black coffee, handle every emergency imaginable without a manual, be able to carry on cheerfully, even if she is pregnant and has the flu, and she must be willing to move to a new location 10 times in 17 years.

And because of this, she must have six pairs of hands."

The angel shook her head. "Six pairs of hands? No Way".

The Lord continued, "Don't worry, we will make other military wives to help her.

And we will give her an unusually strong heart so it can swell with pride in her husband's achievements, sustain the pain of separations, beat soundly when she is overworked and tired, and be large enough to say, "I understand", "when she doesn't" and say, "I

Love you regardless."

"Lord", said the angel, toughing his arm gently, "Go to bed and get some rest.

You can finish this tomorrow."

"I can't stop this now," said the Lord. "I am so close to creating something unique. Already this model heals herself when she is sick, can put up with six unexpected guests for the weekend, wave good-bye to her husband from a pier, runway or depot, and understand why it's important that he leave."

The angel circled the model of the military wife, looked at it closely and sighed,

"It looks fine, but too soft."

"She might look soft," replied the Lord, "but she has the strength of a lion. You would not believe what she can endure." Finally, the angel bent over and ran her finger across the cheek of the Lord's creation. "There's a leak," she announced.

"Something is wrong with the construction I am not surprised that it has cracked. You are trying to put too much into this model."

The Lord appeared offended at the angel's lack of confidence. "What you see is not a leak," he said. "It's a tear."

"A tear? What is it there for?" Asked the angel.

The Lord replied, "It's for joy, sadness, pain, disappointment, loneliness, pride, and dedication to all the values that she and her husband hold dear."

"You are a genius!" exclaimed the angel. The Lord looked puzzled and replied; "I didn't put it there."

**AUTHOR UNKNOWN**

## **ELEVEN COMMANDMENTS FOR MILITARY SPOUSES**

1. Thou shall not write in ink in thy address book.
2. Thou shall not covet choice assignments of other uniformed branches of service.
3. Love thy neighbor (is easier if thou buyest a house on a corner.)
4. Honor thy Commissary and Exchange as long as they both shall live.
5. Thou shall not ridicule a local politician, for mighty senators from local politicians grow.
6. Thou shall look for the best in every assignment, even though the best may be “most childhood diseases in one year” or “Record snow in one month’s time”.
7. Thou shall remember all thy friends from all thy assignments with greetings at Christmas, for thou never knowest when thou may wish to spendeth the night with them en-route to a new post/base.
8. Be kind and gentle to retired, white haired Commissary and exchange customers, because thou too will be a retiree someday.
9. Thou shall not curse thy spouse when he’s/she’s on TDY on a moving day.
10. Thou must never arrive at a new post/base and constantly brag about how everything was much better at thy last post/base.
11. Know that if it can goeth wrong, breakethy, or bloweth up it will happen 15 minutes after thy spouse has gone TDY.

**BE PREPARED TO COPE!**